

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
CSMC 2021-RPL9 Trust

In Re:  
Loretta Freeman  
Lamar A. Freeman aka Lamar A.  
Freeman, Sr.  
Debtors



Order Filed on August 5, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 22-19222 ABA

Adv. No.:


Hearing Date: 7/9/2024 @ 10:00 a.m.

Judge: Andrew B. Altenburg Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 5, 2024**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Loretta Freeman and Lamar A. Freeman aka Lamar A. Freeman, Sr.

Case No: 22-19222 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, CSMC 2021-RPL9 Trust, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 305 2nd Street Walk, Camden, NJ, 08103, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Stacey L. Mullen, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 25, 2024, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 26, 2022, through June 26, 2024, for a total post-petition default of \$22,423.40 (20 @ \$1,121.17); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$22,423.40 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 26, 2024, directly to Secured Creditor's servicer, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:  
Lamar A. Freeman  
Loretta Freeman  
Debtors

Case No. 22-19222-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Aug 05, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2024:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Lamar A. Freeman, Loretta Freeman, 305 S. 2nd Street Walk, Camden, NJ 08103-1002 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2024 at the address(es) listed below:

| Name                    | Email Address  |
|-------------------------|--|
| Andrew B Finberg        | ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us   |
| Denise E. Carlon        | on behalf of Creditor CSMC 2021-RPL9 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com   |
| Isabel C. Balboa        | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| Michelle Banks-Spearman | on behalf of Creditor City of Camden MiSpearman@ci.camden.nj.us<br>NaHarvey@ci.camden.nj.us;LyLaracu@ci.camden.nj.us;AnMixon@ci.camden.nj.us |
| Stacey L. Mullen        | on behalf of Debtor Lamar A. Freeman slmullen@comcast.net  |

District/off: 0312-1

User: admin

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Date Rcvd: Aug 05, 2024

Form ID: pdf903

Total Noticed: 1

Stacey L. Mullen

on behalf of Joint Debtor Loretta Freeman slmullen@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7